RESEARCH HIGHLIGHT

December 2013 Socio-economic Series 13-006

Long-Term Household Growth Projections – 2013 Update

INTRODUCTION

This Research Highlight summarizes the latest update to CMHC's long-term projections of household growth for Canada, the provinces and territories.[1] The projections span the five-year periods from 2011 to 2036.

The results reported in this Research Highlight are not forecasts and should not be interpreted as such. Rather, they explore, using scenarios, the main demographic drivers influencing the pace and composition of future household growth.

METHODOLOGY OF THE POPULATION AND HOUSEHOLD PROJECTIONS

CMHC produces these projections using a demographics-driven model that projects the number of households by multiplying age-specific household headship rates by corresponding age-specific population data (see *Terminology* text box and figure 1). The historical estimates and projections of households reported in this Research Highlight are not directly comparable with those of the censuses.[2]

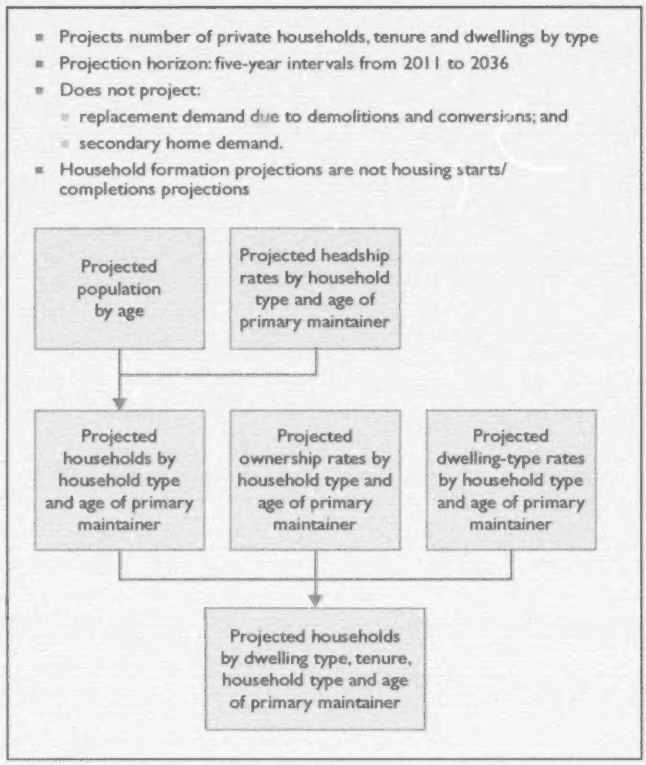
Projects number of private households, tenure and dwellings by type
Projection horizon: five-year intervals from 2011 to 2036
Does not project:
replacement demand due to demolitions and conversions; and
secondary home demand.
Household formation projections are not housing starts/ completions projections
Projected population by age
Projected headship rates by household type and age of primary maintainer
Projected households by household type and age of primary maintainer
Projected ownership rates by household type and age of primary maintainer
Projected dwelling-type rates by household type and age of primary maintainer
Projected households by dwelling type, tenure, household type and age of primary maintainer

Figure 1 Household projection framework

[1] For previous projections, see *Canadian Housing Observer 2011*, page 68, and "Long-term household projections—2011 update," *Research Highlight*, Socio-economic Series 11-008; Ottawa: Canada Mortgage and Housing Corporation, 2011. For a description of projections, assumptions, and related methodology of the household projections published in 2009, see "Demographic and Socio-economic Influences on Housing Demand," *Canadian Housing Observer 2009*, Ottawa: Canada Mortgage and Housing Corporation, 2009.

[2] To generate the historical estimates of households discussed in this Research Highlight, census-based headship rates are multiplied by population estimates that have been adjusted for census undercount, resulting in adjusted household estimates. As such, these household estimates are higher than the household counts reported in the censuses. The household projections are likewise derived from similarly adjusted population projections, and are thereby generally higher than those that would be obtained from using unadjusted population data from the censuses.

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Terminology

The discussion of household growth and composition presented below uses terminology derived from census concepts.[1]

Household – one or more people who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada.[2] A private dwelling is one that was built or adapted for the purpose of human habitation, and which has a private (that is, non-shared) entrance as well as a separate set of living quarters.

Households fall into two main groups: family households and non-family households.

Family household – family households comprise couples with children, couples without children, lone parents, and multiple-family households.

Couple with children – a household containing a married or common-law couple with at least one child. A couple may be of the opposite or same sex. Non-family members may also be present.

Couple without children – a household containing a married or common-law couple without children. A couple may be of the opposite or same sex. Includes empty nesters whose children have moved out. Non-family members may also be present.

Lone-parent household – a lone parent living with one or more children. Non-family members may also be present.

Multiple-family household – a household containing two or more families (couples with or without children or lone-parent families). Non-family members may also be present.

Non-family household – non-family households comprise one-person and two or more person non-family households

One-person household – a person living alone.

Two or more person non-family household – Two or more people who share a dwelling and who do not constitute a family.

Primary household maintainer – the primary household maintainer is the person or one of the persons in the household responsible for major household payments such as the rent or mortgage. In households with more than one maintainer, the primary maintainer is the first person listed on the census questionnaire as a maintainer. In this Research Highlight, age, when applied to households of any type, refers to the age of the primary household maintainer.

Headship rate – an age-specific headship rate is the rate at which people in a given age group form households, and is calculated as the number of primary household maintainers in that age bracket divided by the total number of people in the same age bracket.

Net household formation – net household formation, also referred to as household formation and household growth in this Research Highlight, is the change in the number of households between two years.

[1] Complete documentation of census concepts, including structure types and other housing content, is available in Statistics Canada's Census Dictionaries. See the 2006 Census Dictionary at http://www12.statcan.gc.ca/census-recensement/2006/ref/dict/index-eng.cfm and the 2011 Census Dictionary at http://www12.statcan.gc.ca/census-recensement/2011/ref/dict/index-eng.cfm.

[2] Foreign residents visiting Canada, members of the Armed Forces of another country stationed in Canada and family members living with them, and government representatives of another country and family members are not included in census counts. Non-permanent residents – people from another country who had a work or study permit, or who were refugee claimants, and family members living with them – are counted by the Census.

Headship rate projections were produced for each province and territory, and for family and non-family households, based on historical trends. Historical data on household maintainers by age group for the years 1971 to 2006 come from the censuses. Similar data for 2011, collected in the 2011 Census of the Population and National Household Survey, were unavailable at the time of these projections. Age-specific headship rates are projected at five-year intervals for the years 2011 to 2036.

The household projections embody three headship rate projection scenarios: the High, Medium and Low headship rate scenarios are virtually the same as those reported in the previous update of the long-term household projections.[3] The population inputs used in the household projections are based on Statistics Canada's long-term population projections produced in 2010 and spanning the period 2011

[3] See Appendix 1 and Appendix 2 for a listing of historical and projected headship rates.

to 2036. These population projections reflect a range of fertility, life expectancy, interprovincial migration and international migration assumptions (see table 1).[4] The projections were updated in two steps. Using these long-term population projections, annual growth rates for the population by five-year age groups were calculated for the period 2013 to 2036. The projected growth rates were then applied to Statistics Canada's population estimates for the year 2012,[5] yielding annual population growth projections for the period 2013 to 2036.

There are eight population projection scenarios for each province and territory but five for Canada since four scenarios, which differ only in terms of their inter-provincial migration assumptions, are virtually identical at the Canada level.

Each of the three headship rate scenarios was paired with each of the eight population projection scenarios, resulting in 24 household growth scenarios (3 x 8) for each province and territory, and 15 household growth scenarios (3 x 5) for Canada.

The household numbers are historical estimates for the five-year periods from 1971 to 2006 and projections for five-year periods from 2011 to 2036. Additional household projection scenarios for Canada, the provinces and territories are available on the CMHC website (http://www.cmhc.ca/en/inpr/rehi/rehi_028.cfm).

POPULATION AND HOUSEHOLD PROJECTIONS—CANADA

Future population and household gains rest on immigration

Continuing the trend seen in recent years, immigration remains the major source of growth across the population projection scenarios. The Low immigration scenario assumed an initial decline in annual immigration followed by a gradual rise, the level reaching about 250,000 by the

Table 1 Statistics Canada 2010 population projection scenarios

Scenario	Fertility[1]	Life Expectancy[2]	Immigration[3]	Interprovincial Migration[4]
1% Immigration	Medium	Medium	1% Immigration	1981/1982 to 2007/2008
High-growth	High	High	High	1981/1982 to 2007/2008
Replacement Fertility	Replacement Fertility	Medium	Medium	1981/1982 to 2007/2008
Medium-growth 1	Medium	Medium	Medium	1981/1982 to 2007/2008
Medium-growth 2	Medium	Medium	Medium	2006/2007 to 2007/2008
Medium-growth 3	Medium	Medium	Medium	1988/1989 to 1995/1996
Medium-growth 4	Medium	Medium	Medium	2001/2002 to 2005/2006
Low-growth	Low	Low	Low	1981/1982 to 2007/2008

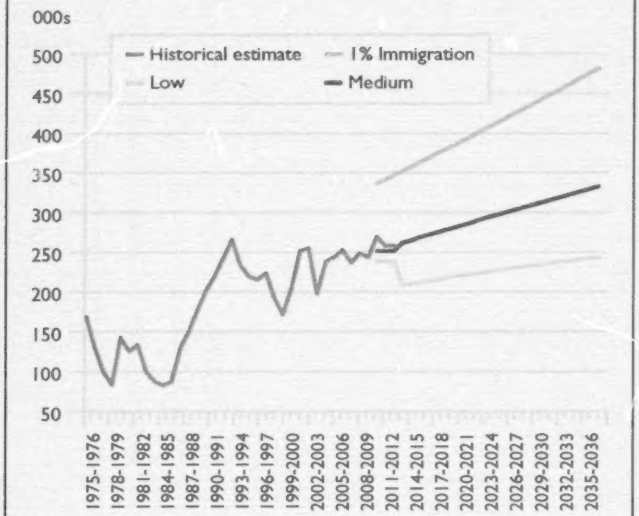
[1] The Replacement Fertility assumption projects a total fertility rate (TFR) of 2.1 children per woman; the TFRs for the High, Medium, and Low assumptions are 1.9, 1.7 and 1.5, respectively.
[2] The High, Medium and Low life expectancy assumptions pertain to the projected gains in life expectancy over the projection period.
[3] The High, Medium and Low immigration scenarios assume yearly immigration levels corresponding to 9, 7.5 and 6 immigrants per 1,000 population, respectively. The 1% Immigration scenario assumes annual immigration equal to 1% of the resident population.
[4] The interprovincial migration assumptions are based on the migration trends observed over the years indicated.

Source: *Population Projections for Canada, Provinces and Territories, 2009—2036*, (Ottawa: Statistics Canada, 2010), no. 91-520-X.

[4] See *Population Projections for Canada, Provinces and Territories, 2009—2036*. catalogue 91-520-X Ottawa: Statistics Canada, 2010. for a detailed description of the population projection assumptions and results. The (internal and international) migration assumptions are the main drivers of the population projections. The High, Medium and Low in.migration scenarios assume annual levels of immigration corresponding to 9, 7.5 and 6 immigrants per 1,000 population, respectively. The 1% Immigration scenario sets yearly immigration equivalent to 1% of the resident population. The four interprovincial migration assumptions reflect four different historical patterns of internal migration. The 1981 to 2008 migration trend reflects the broad long-term trends in interprovincial migration; the 1988 to 1996 trend represents a period when internal migration strongly favoured British Columbia; the 2001 to 2006 trend embodies a period when internal migration strongly benefited Alberta and Quebec; and the 2006 to 2008 trend characterizes a time of major shifts in internal migration that favoured Saskatchewan, Newfoundland and Labrador, and Yukon.

[5] Using the 2010 Statistics Canada population projection scenarios, provincial and territorial growth rates were obtained for each five-year age bracket from 0 to 4 years old to 85 to 89 years old; growth rates were likewise obtained for persons in the 90 and older age bracket. The projected growth rates for each projection scenario were applied to the 2012 population estimates for each province and territory, yielding a population projection for the period 2013 to 2036. Totals for Canada were obtained by summing together provincial and territorial projections.

end of the projection period (see figure 2), close to average for the 2000 to 2012 period. The Medium scenario assumed that the yearly level of immigration would climb to about 290,000 by the early 2020s, and further to 334,000 by 2035-2036. The strongest scenario, which is termed the 1% Immigration scenario and which set the level of yearly immigration to 1% of the resident population, assumed a surge to 338,000 in 2009-2010, followed by a steady climb to almost 500,000 in 2035-2036. Since immigration is the main driver of population growth, and since population change is in turn the main source of household growth, each household projection scenario is driven primarily by the immigration assumptions embodied in the underlying population scenario.



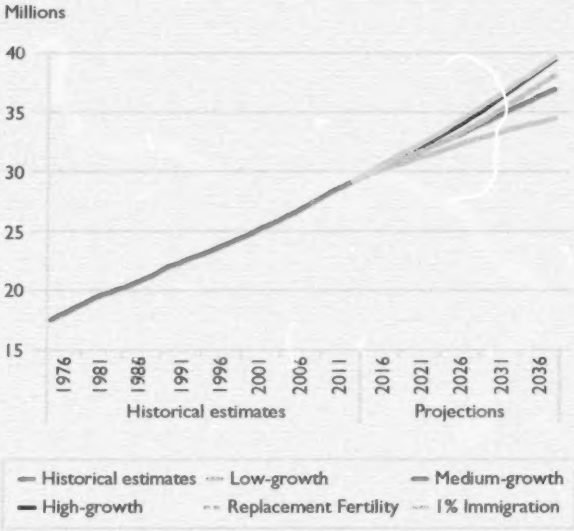
*Based on Statistics Canada population projections published in 2010.

Source: CMHC, adapted from Statistics Canada (CANSIM Table 051-0037, 2010 population projections).

Figure 2 Immigration scenarios, Canada, 1975-1976 to 2011-2012 and Statistics Canada projections 2009-2010 to 2035-2036*

Population growth rate projected to moderate

From an estimated 29.2 million persons in 2012, the adult population (those aged 15 or older) is projected to growth to 39.6 million by 2036 in the projection based on the 1% Immigration assumption (see figure 3); this scenario produces the highest level of population growth. In the



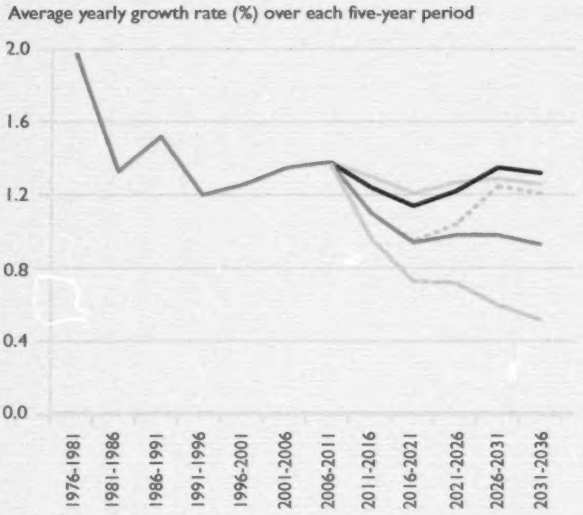
* Population projections produced by applying Statistics Canada's projected population growth rates from 2010 population projections to Statistics Canada's 2012 population estimates. Figures are for the mid-year population.

Source: CMHC, based on Statistics Canada 2012 population estimates and 2010 population projections.

Figure 3 Population 15+, Canada, 1976-2012 and projections to 2036*

scenario producing the lowest growth, termed the Low-growth scenario, the adult population increases to 34.5 million. In the Medium-growth scenario, the adult population rises to 36.9 million. Compared to the 1976 to 2012 period, the average yearly pace of population growth is expected to slow over the 2012 to 2036 period (see figure 4), owing largely to a rising average age. This slowing is projected to occur despite relatively strong immigration and fertility assumptions in most projection scenarios. Since population growth is a key driver of household growth, the expected slowing portends a likewise slower pace of household growth over the projection period.

The average yearly pace of growth in the adult population was 1.4% between 2006 and 2011, the highest seen in decades (see figure 4). All projection scenarios point to a slowdown in growth over the decade to 2021, the result of deaths among the growing segment of Canadians who are well into their retirement years, and the relatively low birth rates from the late 1990s to early 2000s. Over the remainder of the projection horizon, the growth rate declines further



Source: CMHC, based on Statistics Canada 2012 population estimates and 2010 population projections.

Figure 4 Population 15+ growth, Canada, 1976-2011 and projections to 2036

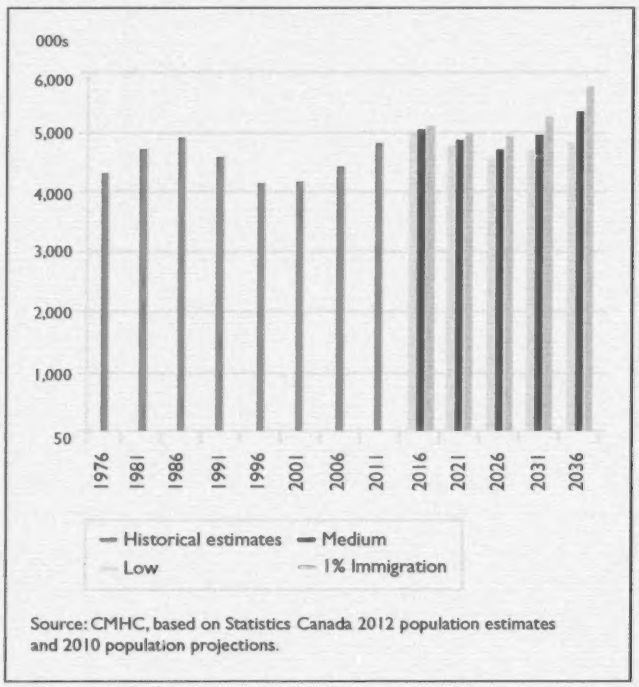
in the Low-growth scenario, remains roughly flat in the Medium-growth scenario, and rises in those scenarios embodying strong immigration and fertility assumptions.

Population age makeup expected to support household formation

The cohorts of young adults (primarily those reaching their 20s) and older adults (such as those reaching the age of 75 and older) in a given period of time are typically the most important demographic determinants of household growth and housing demand. A cohort of young people typically makes its biggest contribution to household growth when it enters young adulthood. During this phase of the life course, young people normally leave the parental home to form independent households. Consequently, Canadians reaching their 20s have remained the single biggest source of household formation.

The future size of the young adult population is therefore an important signal of the future strength of household formation since it gives an indication of the number of young people available to form households.[6] All projection scenarios suggest increased prospects for demographics-driven household formation among young adults over the projection period. The lowest population growth scenario, for example, projects about 4.9 million Canadians aged 20-29 in 2016 (see figure 5), a figure roughly equal to the number of baby boomers of the same age bracket in 1986, and considerably higher than corresponding youth populations in the 1990s and 2000s.[7] Many of these young adults are the youngest members of the Echo generation (see *Major Demographic Groups* text box).

While the young adult population is the biggest source of household formation, the population aged 75 and older represents the biggest source of household dissolutions, mainly due to deaths and moves from private households into collective dwellings.



Source: CMHC, based on Statistics Canada 2012 population estimates and 2010 population projections.

Figure 5 Population aged 20-29, Canada, 1976-2011 and projection scenarios to 2036

[6] A key factor determining the extent to which a cohort of young adults contributes to household growth is its members' propensity to form households. This propensity is influenced mainly by economic and financial conditions.

[7] Stronger population growth scenarios show larger populations of young adults over the projection period.

Major Demographic Groups

Using administrative data on births, Statistics Canada has delineated and estimated the sizes of the major generations in Canada.[1] The term generation is similar to that of a birth cohort in that it refers to a group of people born around the same time who advance through the life course as a group. In advancing through the various stages of life together, those who form a generation also experience particular social, economic and political events at particular points in their lives; such experiences can shape the group's economic behaviour.

Baby boom generation

To demarcate the baby boom generation, Statistics Canada starts with a notion of the baby boom, which it defines as a sudden and sustained yearly rise in the number of births, followed by a sudden slump. It estimates that Canada's baby boom started around 1946 and ended around 1965, thus spanning 20 years and including 8.2 million newborns. The group's size has been augmented over the years by immigration: the 2006 census counted 9.5 million people in the 41 to 60 age range that brackets the baby boomers; the 2011 census counted 9.6 million.

Parents of the baby boomers

Having demarcated the baby boom, Statistics Canada used birth records to identify the years of birth of the women that had most of their children during the period of the boom. It estimates that the generation that parented the baby boomers are those persons born over the 22 years spanning 1919 to 1940. In 1971, the members of this generation (including immigrants) were aged 31 to 52 and the census counted 5.5 million members. By 2006, they were aged 66 to 87, but mortality (and, to a lesser extent, emigration) had reduced their numbers to 2.6 million people.

Echo generation—the children of the baby boomers

Based on a method similar to that used to estimate the size and age brackets of the baby boomers' parents, Statistics Canada estimates that the children of the baby boomers, or echo generation, are those persons born during the 21 years spanning 1972 to 1992. This method results in a wider age range and larger population size for the echo generation than that cited in previous Statistics Canada publications.[2] The 1996 census counted 8.2 million persons (including immigrants) aged 4 to 24 belonging to the echo generation. By the time of the 2006 census, the group, augmented by immigrants, numbered 8.7 million persons aged 14 to 24. Population estimates[3] for 2012 indicate that the echo generation has surpassed its parents in size, its numbers reaching about 10.1 million, higher than the estimate of 9.6 million for the baby boomers.

World War II and pre-1919 generations

The group born during the Second World War has been termed the World War II generation. In 2006, there were 1.5 million persons in this generation bracketed by the 61-65 age group.

Canada's oldest generation are those persons born before 1919, who in 2006 were aged 88 or older and totalled about 279,000 persons.

Baby bust generation

The generation described by many as the baby bust is estimated by Statistics Canada to be the small cohort born from 1966 to 1971, during the time of a large downward swing in fertility. As with the three major generations, the size of the baby bust generation continues to be augmented by immigration; the 1976 census counted 2.3 million members aged 5 to 10, but at age 35 to 40 in 2006, their numbers had increased to 2.7 million.

Generation Z

The youngest generation, and one that is still in the making, are those persons born since 1993. Termed generation Z or the internet generation, this group's members were all under the age of 13 in 2006 and numbered about 5.1 million persons.

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[1] See *Generations in Canada: Age and sex, 2011 Census.* (Statistics Canada, catalogue), no. 98-311-X2011003. Ottawa: Statistics Canada, 2012.

[2] Conversely, this method yields a narrower age range and smaller population size for the baby bust generation. For an example of an earlier definition of the echo and other generations see *2001 Census Analysis Series – Profile of the Canadian population by age and sex: Canada ages.* (Statistics Canada, catalogue), no. 96F0030XIE2001002. Ottawa: Statistics Canada, 2002.

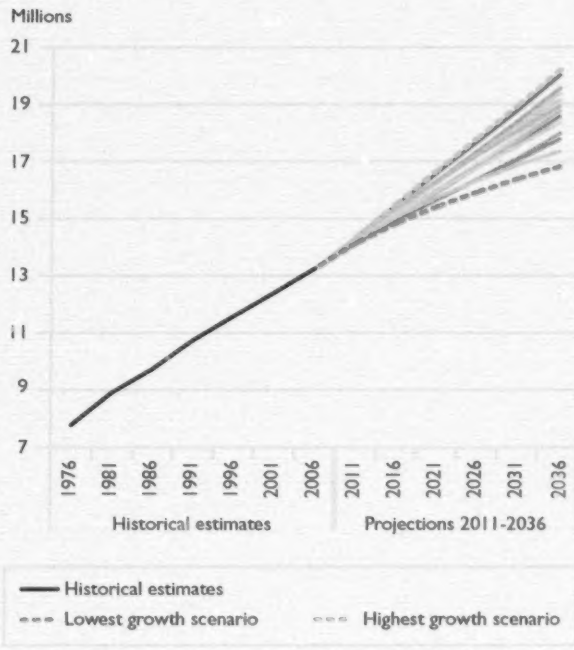
[3] Statistics Canada's population estimates are based on census data but have been adjusted to reflect the fact that the census is generally unable to count all Canadians.

Household formation influences new dwelling construction

Since a private household is defined as one or more persons residing in an occupied private dwelling, it is expected that changes in the number of households would be related to changes in the overall number of dwellings. Indeed, the trend in household formation is closely linked to that for new housing construction because growth in the adult population over time tends to simultaneously spur the formation of new households and the demand for additional housing. Initially, the demand for additional dwellings may be met via a decline in the number of vacant and secondary dwellings. Over time, however, the existing stock of dwellings must grow through new construction to accommodate the rising number of existing and prospective households. Consequently, household formation is the main component of the overall demand for new housing construction.[8] Future trends in new construction can therefore be expected to generally follow the trends in household formation.

Between 3.6 million and 7 million new households projected by 2036

There were an estimated 12.8 million private households in Canada in 2006, which is about 5.5 million more than in 1976 (See figure 6 and table 2). By 2036, the number of households is projected to reach 19.7 million (an increase of about 7 million) in the highest growth scenario, which was produced by pairing the "1% Immigration" population growth scenario with the High headship rate scenario. The household count rises to 17.9 million (an increase of 5.1 million) in the medium household growth scenario, obtained by combining the "Medium-growth" population growth scenario with the Medium headship rate scenario. The number of households grows to 16.3 million (an increase of 3.6 million) in the lowest growth scenario, the result of combining the "Low-growth" population growth scenario with the Low headship rate scenario.



* Figures for 2011 produced using Statistics Canada's historical population estimates and CMHC's projected headship rates. Figures for 2016 onwards produced using projected population and headship rates. Figures are for mid-year.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 6 Number of households, Canada, 1976-2006 and projections to 2036*

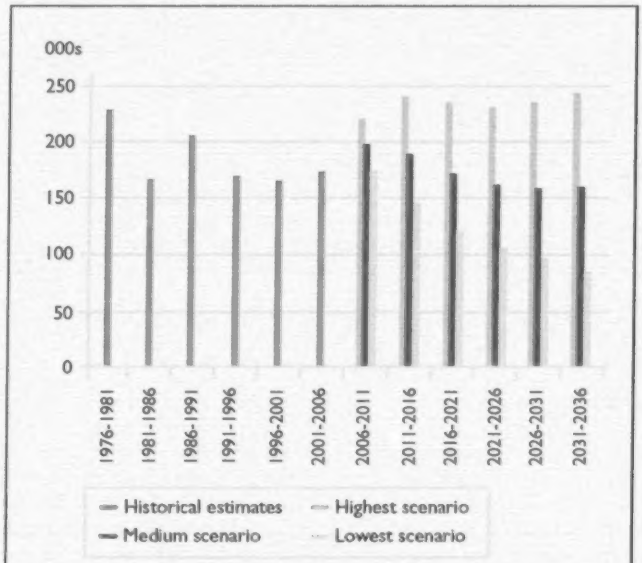
[8] Other sources of demand for new housing construction include replacement demand due to intentional and unintentional housing unit losses (such as demolitions and destruction from natural disasters), conversions and demand for secondary dwellings.

Table 2 Number of households and household formation (000s) for lowest, mid-range and highest growth scenarios—Canada, 1976-2006 and projections to 2036

	Number of Households				Average Yearly Household Formation			
	Year	Lowest	Mid-Range	Highest	Period	Lowest	Mid-Range	Highest
Historical estimates	1976	7,311						
	1981	8,440			1976-1981	226		
	1986	9,261			1981-1986	164		
	1991	10,274			1986-1991	203		
	1996	11,111			1991-1996	167		
	2001	11,928			1996-2000	163		
	2006	12,783			2001-2006	171		
Projections	2011	13,645	13,760	13,875	2006-2011	172	195	218
	2016	14,360	14,690	15,063	2011-2016	143	186	238
	2021	14,946	15,537	16,229	2016-2021	117	169	233
	2026	15,461	16,333	17,371	2021-2026	103	159	228
	2031	15,928	17,114	18,534	2026-2031	93	156	233
	2036	16,336	17,897	19,741	2031-2036	82	157	241

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Compared to the 1996 to 2006 period, the projections by and large point to a demographics-driven rise in household formation between 2006 and 2016 (see figure 9). The highest growth scenario projects levels of household formation that well exceed 200,000 per year, on average.[9] The medium household growth scenario projects a more moderate increase in the number of new households, with average gains of about 195,000 new households per year between 2006 and 2011 and 186,000 in the subsequent five-year period. The lowest growth scenario projects a decrease in household formation between 2006 and 2016, with most of the decline in household formation occurring in the second half of the decade. Beyond 2016, most scenarios project a decline in the average number of households formed each year until the mid 2020s, after which the number rises, partly reflecting the projected rise in the young adult population during this period.



* Figures for 2011 produced using Statistics Canada's historical population estimates and CMHC's projected headship rates. Figures for 2016 onwards produced using projected population and headship rates. Figures are for mid-year.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 7 Average yearly household formation, Canada, 1976-2006 and projections to 2036

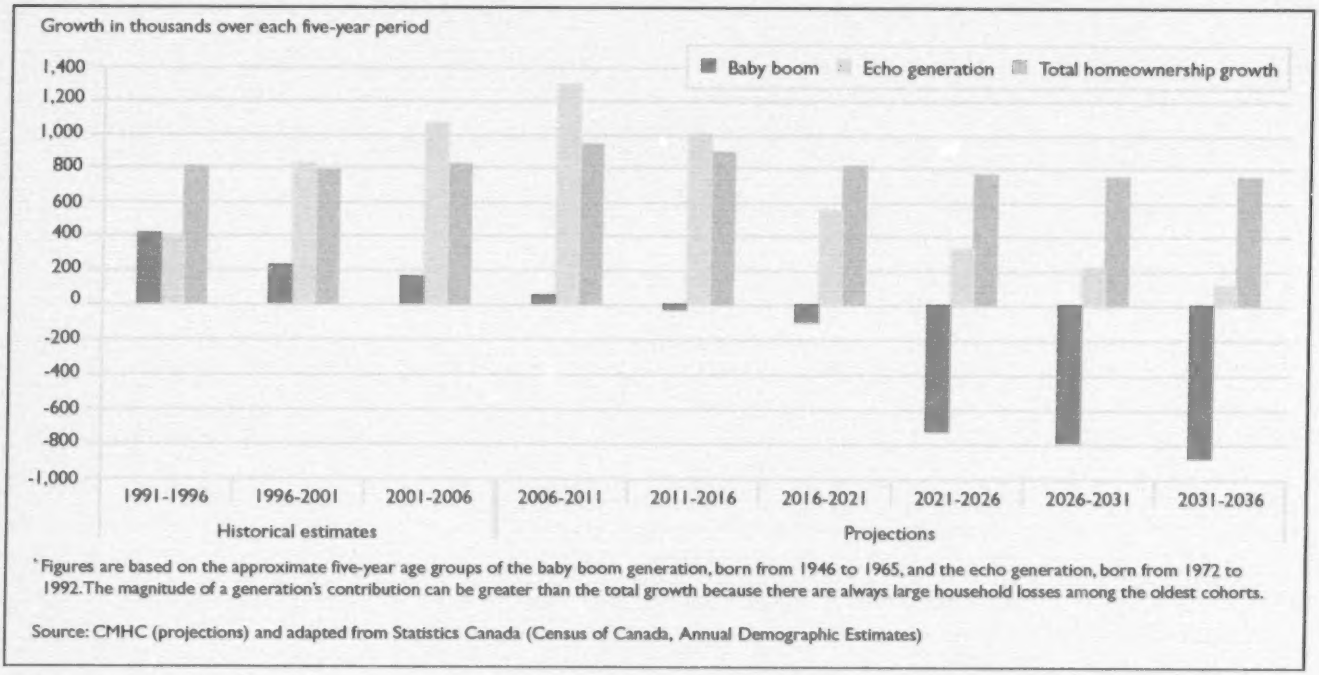
[9] The household count from the 2011 Census indicates that average yearly household formation rose modestly between 2006 and 2011. Census household counts are, however, not directly comparable with the estimates reported in this publication. See footnote 4.

Echo generation to lead household growth

In the decades to 2036, the echo generation is expected to emerge as the most demographically important generation. The group's numbers are large and growing, augmented by a rising number of young immigrants. This means that the members of the echo cohort, a large number of whom have yet to reach the peak years of household formation, will be the main source of homeowner and rental growth until the 2020s. In the medium household growth projection scenario, for example, the group is the single biggest source of household growth from 2006 to 2021 (see figure 8). From 2011 onward, but particularly from 2021 to 2036, the aging baby boom generation is expected to take away from household formation.

Population aging expected to curb the pace of household growth

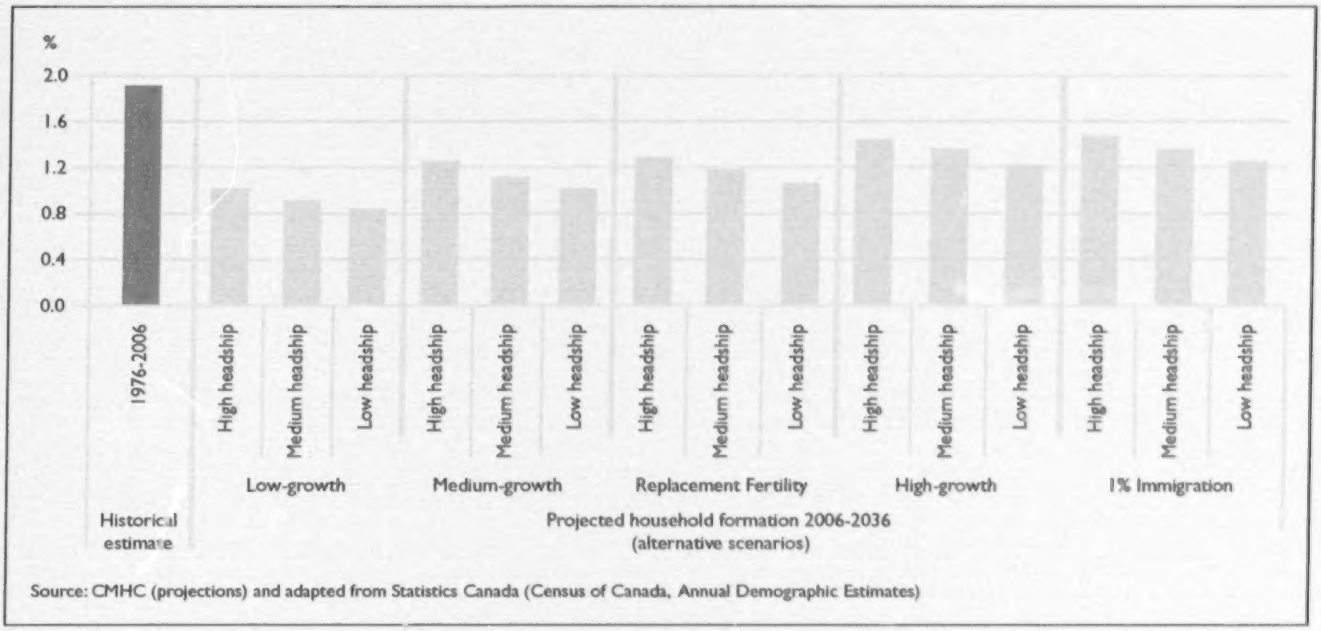
Despite relatively elevated levels of household formation in some scenarios, the rate of household growth is projected to slow over the projection horizon. Over the 2006 to 2036 period, growth is projected to average 0.8% per year in the lowest household growth scenario, 1.1% in the medium household growth scenario, and 1.5% per year in the highest scenario, all lower than the average pace of 1.9% per year recorded in the three decades to 2006 (see figure 11).



*Figures are based on the approximate five-year age groups of the baby boom generation, born from 1946 to 1965, and the echo generation, born from 1972 to 1992. The magnitude of a generation's contribution can be greater than the total growth because there are always large household losses among the oldest cohorts.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 8 Baby boom and echo generations' contributions to household formation, Canada, 1991-2006, and projections to 2036.* Medium household growth scenario

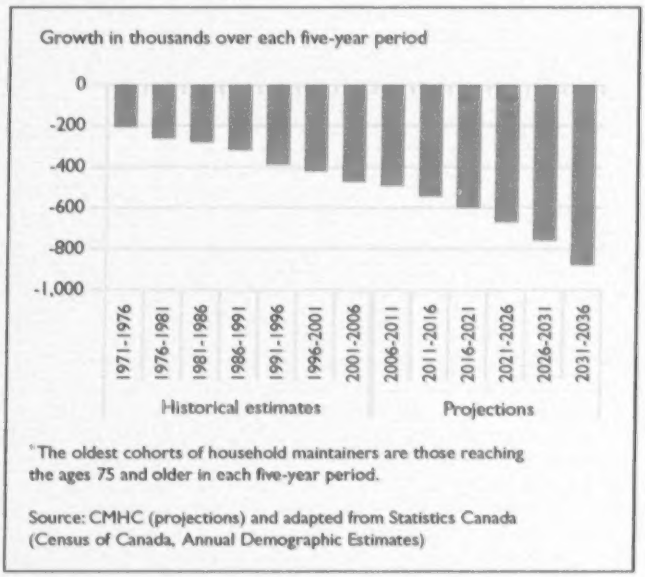


Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 9 Average yearly household growth, Canada, 1976-2006 and projections to 2036

The main source of the slowing in growth is population aging, which is expected to bring about a growing number of dissolutions among private households, arising mainly from deaths and moves from private households into collective dwellings by older Canadians. The steady progress of the bulge of baby boomers into the upper stages of the life course is expected to be a key contributor to this development. In the medium household growth scenario, for example, the number of household dissolutions among household maintainers reaching the 75 and older age group during the 2031 to 2036 period rises to nearly twice the level of the 2001 to 2006 period (see figure 10).

The slowing in the rate of household growth even in the scenarios embodying very strong immigration assumptions suggests that immigration will at best limit, but not halt, the effects of population aging.



*The oldest cohorts of household maintainers are those reaching the ages 75 and older in each five-year period.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 10 Oldest cohorts'* contribution to household growth, Canada, 1971-2006 and projections to 2036. Medium household growth scenario

Share of senior-led households to rise

The number of households led by seniors (that is, those aged 65 or older) more than doubled between 1976 and 2006, rising from an estimated 1.2 million to 2.6 million, and lifting seniors' share of all households from 16% to 21%. Over the three decades to 2036, the rise in the average age of the population that will accompany the

transition of the baby boom and baby bust generations into their senior years will help to bring about a comparatively large rise in number of older households. In the medium household growth scenario, for example, the number of senior-led households rises to 6.1 million by 2036, more than twice the number in 2006. Moreover, the proportion of senior-led households in total households would rise to about 34% by 2036.[10]

Persons living alone projected to become the most common household type

Although all categories of households are projected to experience slower growth over the projection period, non-family households, the vast majority of which are households comprising one person, are expected to show the strongest pace of growth. Despite rising gains in longevity for both sexes, women are expected to continue outliving men, contributing to a growing number of one-person households over the projection horizon. Also contributing to the rise in gains in one-person households is the trend of non-senior adults living alone, which is expected to persist. In the medium household growth scenario, an average yearly rate of increase of 1.5% is projected for non-family households, higher than the 0.9% projected for family households but about half the pace of growth seen from 1976 to 2006 (see table 3).[11] Consequently, one-person households are projected to become the single biggest household type by the 2020s, and are expected to account for over 30% of all households by the end of the projection period (see figure 11).

The relatively weak gains projected for family households is largely due to the slow growth projected for households comprising couples with children present. Whereas the rate of growth of family households averaged 1.5% from 1976 to 2006, that for couples with children was only 0.6% (see table 3). The projections indicate that the growth rate for this segment of households will slow further, mainly due to the continuation of both a low level of fertility and the emptying of the parental nest that occurs as young adults leave the parental home to form independent households. Consequently, households comprised of couples with children present are projected to fall from being the largest type of household in 2006 to the third largest in 2036, with a share smaller than one-person and couples without children households (see figure 11).

Table 3 Household growth by household type, Canada, 1976-2006 and projections to 2036
Medium household growth scenario

Household Type	Number of Households (000s)			Average Yearly Household Formation (000s)		Average Yearly Growth (%)	
	1976	2006	2036	1976-2006	2006-2036	1976-2006	2006-2036
Family	5,747	8,898	11,802	105	97	1.5	0.9
Couples without children	1,795	3,305	5,067	50	59	2.1	1.4
Couples with children	3,334	4,040	4,718	24	23	0.6	0.5
Lone parents	526	1,315	1,696	26	13	3.1	0.9
Multiple families	93	237	321	5	3	3.2	1.0
Non-family	1,564	3,884	6,095	77	74	3.1	1.5
One-person	1,229	3,402	5,454	72	68	3.5	1.6
Two or more person non-family	335	482	642	5	5	1.2	1.0
Total	7,311	12,783	17,897	182	170	1.9	1.1

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

[10] Across the 15 household growth scenarios, the projected share of senior-led households in 2036 ranges from 33% to 35%.

[11] Faster growth for non-family households is projected in all household growth scenarios.

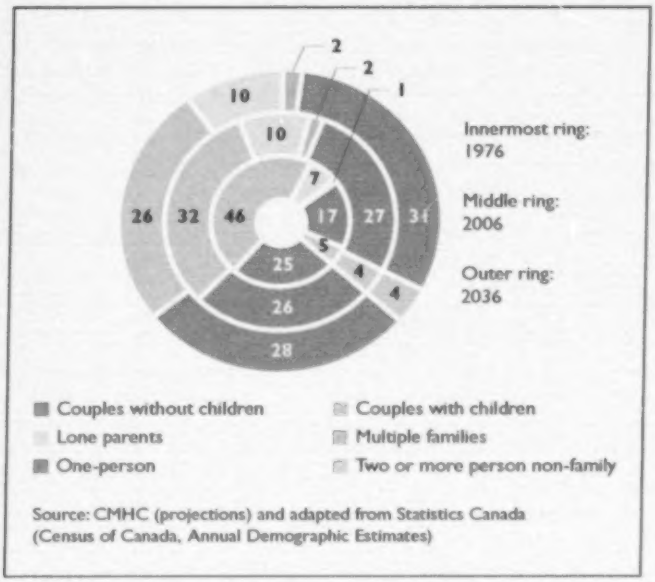


Figure 11 Share of each household type in total households (%), Canada, 1976, 2006 and projected to 2036 Medium household growth scenario

The average household size was estimated at 2.5 in 2006. With nearly 60% of households projected to consist of two or fewer persons by 2036, small households will become the norm, and the average household size is projected to decline to about 2.3. Any growth of family households relative to non-family households above that projected would reduce the projected decrease in the average household size.

Echo generation to drive homeownership growth

Three scenarios of household tenure were produced reflecting rising, constant and declining age-specific homeownership rates. The "High ownership rate" scenario, assumes that the pattern of rising age-specific ownership rates observed from 1996 to 2006 persists, though with less strength, over the projection period. The "Constant ownership rate" scenario holds age-specific ownership rates at their 2006 values. The "Low ownership rate" scenario assumes declining age-specific ownership rates over the projection horizon.[12]

Homeownership decisions depend primarily on economic conditions, but demographic factors such as age are likewise an important driver. The baby boom generation's large numbers and twenty-year age range meant that from the late 1970s when its oldest members were in their early thirties, to the late 1990s when the oldest were in their early fifties, the cohort was the main source of growth in homeownership.[13] A notable shift took place during the 2001 to 2006 period, when the echo generation for the first time eclipsed the baby boomers in homeownership growth and became the single biggest source of homeownership gains. As the remaining members of the echo generation reach their late twenties and thirties in the decade 2011 to 2021, the group's contribution to homeownership growth is projected to rise in comparison to its contribution in the preceding decade (see figure 12).

When the scenario of rising homeownership rates is paired with the medium household growth scenario, the number of homeowner households added over the projection averages about 146,000 per year, compared to 141,000 per year over the three decades to 2006 (see figure 16).[14] The number of homeowner households added each year averages 121,000 per year in the constant homeownership rates scenario, and 106,000 in the declining homeownership rates scenario.

The number of renter households added between 1976 and 2006 averaged about 41,000 per year. With rising homeownership rates over the projection horizon, the average yearly renter household additions would decline to about 24,000 per year over the 2006 to 2036 period. The projected gains in renter households are higher in both the constant and declining homeownership rate scenarios, averaging 50,000 per year and 65,000 per year, respectively.

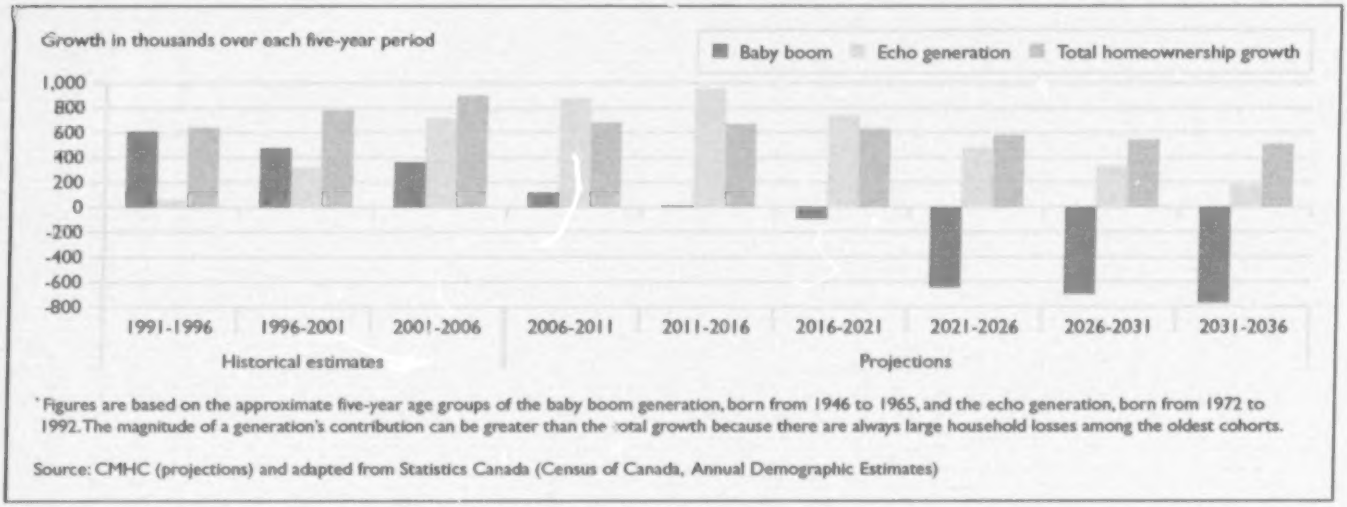
[12] The homeownership rate assumptions are similar to those used in the 2011 household projections. See Appendix 3 for a listing of historical and projected homeownership rates for Canada.

[13] See *Demographic Change and the National Rate of Homeownership, 2001 to 2006. Research Highlight.* Socio-economic Series: 13-010 Ottawa: Canada Mortgage and Housing Corporation, 2013.

[14] The tenure projections reported here are all based on the three scenarios arising from the pairing of the three above-mentioned homeownership rate assumptions with the medium household growth projections. The tenure projections that use stronger household growth scenarios show higher levels of homeowner and renter household growth; the tenure projections based on weaker household growth scenarios show lower levels of homeowner and renter household growth.

Single-detached homes projected to remain the most common type of dwelling

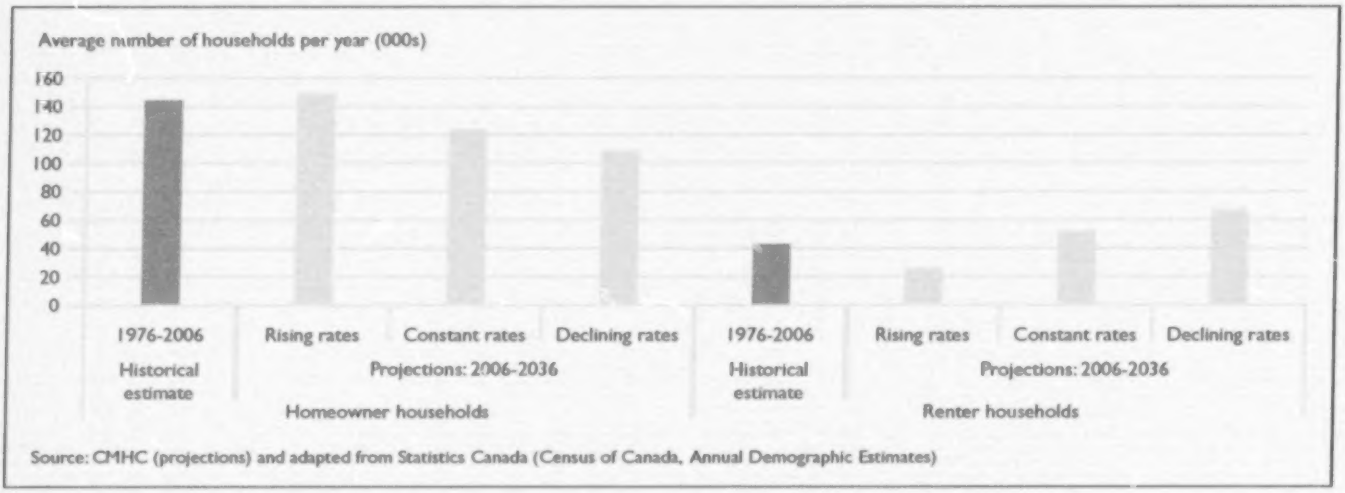
The current projections assume that Canadians' dwelling-type preferences generally remain as they were in 2006, including a continued strong link between homeownership and single-detached dwellings. This assumption is paired with the above-described homeownership rate scenarios and the medium household growth projection scenario to produce projections of single-detached, apartment and other dwellings.[15] Consequently, the dwelling projection scenarios do not explicitly include the financial, economic and other factors that shape Canadians' preferences for one type of dwelling over another.[16]



* Figures are based on the approximate five-year age groups of the baby boom generation, born from 1946 to 1965, and the echo generation, born from 1972 to 1992. The magnitude of a generation's contribution can be greater than the total growth because there are always large household losses among the oldest cohorts.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 12 Baby boom and echo generations' contributions to homeownership growth, Canada, 1991-2006 and projections to 2036.* Medium household growth—constant homeownership rates scenario



Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 13 Growth in homeowner and renter households, Canada, 1976-2006 and projections to 2036 Medium household growth—rising, constant, and declining homeownership rates scenarios

[15] An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The "other" category of dwellings includes row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

[16] Since homeownership rates and headship rates are partly determined by households' financial circumstances and economic conditions, their inclusion in the dwelling scenarios means that non-demographic factors are implicitly included in the projections.

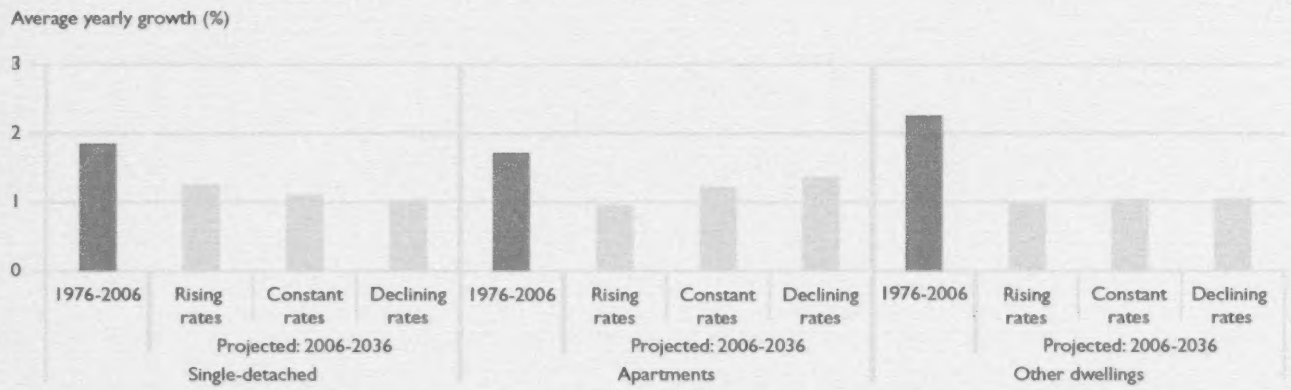
The dwelling-type projection scenario that encompasses rising age-specific homeownership rates shows an average yearly rate of growth of single-detached dwellings of about 1.3%, down from the 1.9% pace recorded between 1976 and 2006 (see figure 14). As expected, the constant and declining homeownership rates scenarios show slower rates of growth in the number of single-detached homes.

Since most apartment dwellings are rented, the slowest rate of growth in apartment dwellings is associated with the scenario of rising homeownership rates. Apartment dwellings grow at an average yearly pace of about 0.9% when homeownership rates are assumed to rise, and by 1.4% per year when they are assumed to decline. The gap between the projected growth in apartments and single-detached homes is not large. The relatively strong gains in apartment dwellings are consistent with a declining average household size, brought about in part by the growing share of non-family households. It is also consistent with the fact that slightly more than one-half of all non-family households reside in owned or rented apartment dwellings.

Dwellings belonging to the 'other dwellings' category recorded the fastest rate of growth between 1976 and 2006, increasing at about 2.3% per year. In contrast to the three decades to 2006, these dwellings are projected to show a relatively slow pace of increase over the projection horizon, with growth averaging close to 1% per year in all three homeownership rate scenarios.

Since most homeowners prefer single-detached homes, rising homeownership rates would raise the proportion of these dwellings from 55% in 2006 to about 57% in 2036 (see figure 15). It would also reduce the share of apartments from about 28% in 2006 to 26% in 2036; the decline in the share of apartments is partly offset by strong growth in owner-occupied apartment dwellings, most of which are condominiums.[17] Conversely, declining homeownership rates would reduce the proportion of single-detached dwellings to about 53% while raising the share of apartments to 29%.

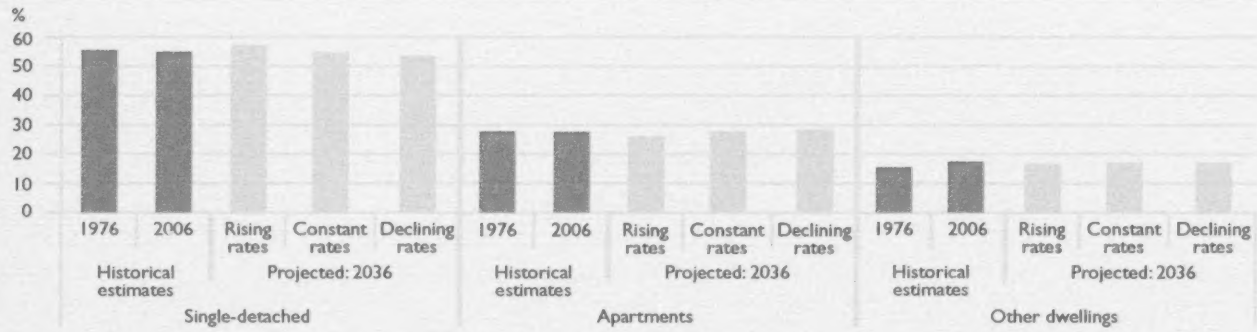
The dwelling-type projections suggest that population growth, and changes in age-specific homeownership rates, are unlikely to bring about substantial changes in the percentage share of single-detached dwellings. The housing stock is heavily weighted toward these dwellings, thus only a very large shift in dwelling preferences and the makeup of new construction would bring about a corresponding shift in the proportion of single-detached houses. The projected prevalence of single-detached dwellings is also explained by the assumption of a continued preference for these dwellings among Canadian households: 55% of all households, and the same proportion of senior-led households, resided in single-detached dwellings in 2006.



An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category "other dwellings" comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 14 Growth in private dwellings, Canada, 1976-2006 and projected to 2036
Medium household growth—rising, constant, and declining homeownership rates scenarios



An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category "other dwellings" comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 15 Proportion of single-detached, apartment and other dwellings in total dwellings, Canada, 1976, 2006 and projected to 2036. Medium household growth—rising, constant, and declining homeownership rates scenarios

Owner-occupied apartments projected to show fastest pace of growth

The number of owner-occupied apartment dwellings increased more than threefold (or by about 4% per year on average) between 1976 and 2006, making owner-occupied apartments the fastest growing category of dwellings over this period. Even though they comprise a relatively small proportion of all apartment dwellings, they were responsible for a disproportionately large share of the increase in these dwellings.[18] Over the 2006 to 2036 period, the number of owner-occupied apartments is projected to grow by 1.7% per year in the rising homeownership rates scenario (see figure 16), considerably slower than in the past but faster than that for single-detached and other owner-occupied dwellings (see figure 17). Consequently, owner-occupied apartments are projected in this scenario to account for close to half of the total increase in apartment dwellings over the projection period. The number of owner-occupied apartments would increase at a slower pace—1.3% per year—in the scenario of declining homeownership rates.

The projections indicate that seniors are likely to play a key role in the growth of owner-occupied apartment dwellings. Under the scenario of rising ownership rates, the proportion of senior-led households residing in owner-occupied apartments rises from about 30% in 2006 to 44% in 2036; it grows to 46% in the scenario reflecting declining ownership rates.

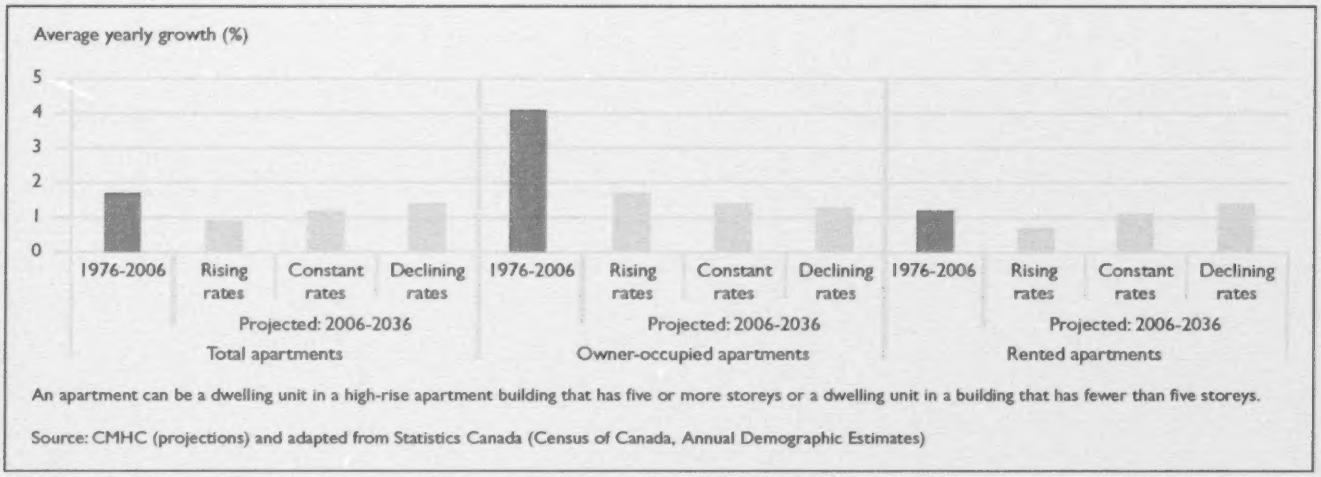
POPULATION AND HOUSEHOLD PROJECTIONS—PROVINCES AND TERRITORIES

There are 24 household projection scenarios for each province and territory but only three—the highest, the mid-range and the lowest scenario—are discussed in this Research Highlight.

As already noted, these projections are driven largely by demographic change. They do not attempt to model the effect of the evolving economic circumstances in Canada's provinces and territories. Such changes are likely to have a greater impact on household growth trends in provinces and territories with relatively small populations.

[17] In the 2006 Census, 72% of owned apartment dwellings were reported by respondents as being part of a condominium.

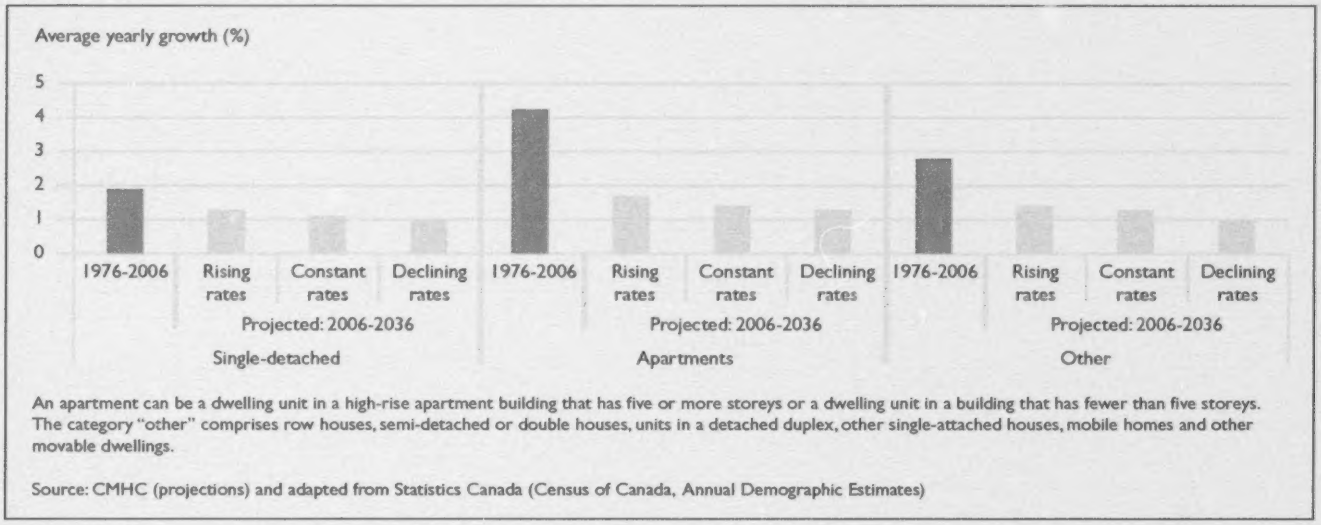
[18] Owner-occupied apartments accounted for 23% of all apartment dwellings in 2006 but were responsible for 41% of the total increase in such dwellings in the 1976 to 2006 period.



An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 16 Growth in apartment dwellings, by tenure, Canada, 1976-2006 and projections to 2036
Medium household growth—rising, constant, and declining homeownership rates scenarios



An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category "other" comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 17 Growth in owner-occupied dwellings by type, Canada, 1976-2006 and projections to 2036
Medium household growth—rising, constant, and declining homeownership rates scenarios

Household count rises in all provinces and territories

Each province and territory is projected to experience an overall increase in its count of households between 2006 and 2036 (see tables 4 to 6). But, as was the case in the preceding three decades, the expected gains are uneven across provinces and territories. The provinces of Newfoundland and Labrador and Manitoba serve as a good example of the projected disparity in household growth. Estimated at 199,000 in 2006, Newfoundland and Labrador's household count is projected, under the lowest growth scenario, to peak at 206,000 in 2026, then decline slightly to 203,000 by 2036. In its highest growth scenario, the number of households rises throughout the projection period, reaching 236,000 by 2036. This amounts to a total increase in households that ranges from about 4,000 to 37,000, compared to 66,000 over the 1976 to 2006 period. By contrast, Manitoba's household count, estimated at 462,000 in 2006, is projected to reach between 578,000 and 700,000 by 2036. This amounts to a total gain that ranges from nearly 117,000 to 238,000 over the projection horizon, with a number of scenarios projecting more households being added than the estimated 130,000 for the 1976 to 2006 period.

Household formation slowest in Atlantic Canada

Household formation is projected to be relatively modest in Atlantic Canada. Modest population gains from interprovincial migration and immigration, which translate into slow population growth, are the main assumptions behind the likewise below-average gains in household formation across the region.

The lowest growth scenario for Newfoundland and Labrador projects a continual slowing in household formation that turns slightly negative over the 2026 to 2036 period (see tables 7 to 9); the highest scenario projects a less pronounced pace of decline in household formation, with the average yearly gains reaching 416 households between 2031 and 2036. Prince Edward Island has the smallest population in the region but is projected to experience a relatively strong pace of household formation. The scenarios suggest a gradual slowing in the number of households added over the projection period. The projections for Nova Scotia and New Brunswick show a generally similar pattern in household formation, with an immediate or eventual decline in the average yearly number of households added.

Table 4 Number of households—provinces and territories, 1976-2006 and projections to 2036
Lowest growth scenario* (000s)

Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT	NU**
1976	133	33	245	194	1,943	2,682	332	295	586	851	7	11	
1981	151	38	276	218	2,209	3,030	361	335	777	1,025	8	12	
1986	161	41	301	237	2,421	3,329	392	365	859	1,132	8	15	
1991	178	45	330	261	2,697	3,752	411	368	926	1,277	10	17	
1996	188	48	351	277	2,868	4,044	427	384	1,008	1,483	12	20	
2001	192	51	370	292	3,044	4,381	444	388	1,135	1,598	12	14	8
2006	199	54	386	302	3,223	4,731	462	396	1,305	1,690	13	15	8
2011	203	58	394	308	3,404	5,053	483	421	1,458	1,825	15	15	9
2016	204	59	399	314	3,536	5,349	505	436	1,568	1,937	15	16	9
2021	206	61	404	319	3,621	5,614	524	443	1,644	2,042	16	16	10
2026	206	62	407	323	3,679	5,855	543	451	1,713	2,142	16	17	10
2031	205	64	411	325	3,726	6,070	562	461	1,781	2,240	16	17	10
2036	203	64	414	325	3,758	6,265	578	472	1,843	2,330	16	18	10

* The lowest growth scenario differs across jurisdictions.
** Nunavut became a territory in 1999, thereby reducing the population of the Northwest Territories.
Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Table 5 Number of households—provinces and territories, 1976-2006 and projections to 2036
Mid-range growth scenario* (000s)

Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT	NU**
1976	133	33	245	194	1,943	2,682	332	295	586	851	7	11	
1981	151	38	276	218	2,209	3,030	361	335	777	1,025	8	12	
1986	161	41	301	237	2,421	3,329	392	365	859	1,132	8	15	
1991	178	45	330	261	2,697	3,752	411	368	926	1,277	10	17	
1996	188	48	351	277	2,868	4,044	427	384	1,008	1,483	12	20	
2001	192	51	370	292	3,044	4,381	444	388	1,135	1,598	12	14	8
2006	199	54	386	302	3,223	4,731	462	396	1,305	1,690	13	15	8
2011	205	58	399	312	3,427	5,091	489	425	1,472	1,843	15	16	9
2016	211	62	415	324	3,608	5,457	516	447	1,605	1,992	16	16	10
2021	216	65	430	336	3,753	5,812	541	463	1,709	2,145	17	17	11
2026	219	68	443	346	3,873	6,153	566	478	1,808	2,298	17	18	11
2031	220	71	455	354	3,986	6,484	592	495	1,911	2,456	18	18	11
2036	220	74	466	360	4,098	6,816	618	512	2,016	2,618	18	19	12

* The mid-range growth scenario differs across jurisdictions.
** Nunavut became a territory in 1999, thereby reducing the population of the Northwest Territories.
Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Table 6 Number of households—provinces and territories, 1976-2006 and projections to 2036
Highest growth scenario* (000s)

Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT	NU**
1976	133	33	245	194	1,943	2,682	332	295	586	851	7	11	
1981	151	38	276	218	2,209	3,030	361	335	777	1,025	8	12	
1986	161	41	301	237	2,421	3,329	392	365	859	1,132	8	15	
1991	178	45	330	261	2,697	3,752	411	368	926	1,277	10	17	
1996	188	48	351	277	2,868	4,044	427	384	1,008	1,483	12	20	
2001	192	51	370	292	3,044	4,381	444	388	1,135	1,598	12	14	8
2006	199	54	386	302	3,223	4,731	462	396	1,305	1,690	13	15	8
2011	208	59	404	316	3,450	5,128	495	429	1,486	1,861	15	16	10
2016	217	63	425	331	3,682	5,616	534	464	1,673	2,057	17	17	11
2021	224	68	445	347	3,889	6,132	573	494	1,840	2,263	18	18	12
2026	230	72	464	361	4,073	6,650	613	524	2,001	2,469	19	19	12
2031	234	76	481	373	4,252	7,179	655	556	2,167	2,678	20	20	13
2036	236	80	499	385	4,436	7,731	700	590	2,336	2,892	20	22	14

* The highest growth scenario differs across jurisdictions
** Nunavut became a territory in 1999, thereby reducing the population of the Northwest Territories.
Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Table 7 Average yearly household formation—provinces and territories, 1976-2006 and projections to 2036
Lowest growth scenario*

Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT**	NU**
1976-1981	3,501	985	6,088	4,802	53,078	69,539	5,953	8,186	38,236	34,873	225	298	
1981-1986	2,155	669	5,049	3,802	42,401	59,794	6,101	5,885	16,434	21,367	86	493	
1986-1991	3,338	675	5,781	4,741	55,312	84,692	3,918	697	13,413	29,125	404	489	
1991-1996	2,086	740	4,272	3,216	34,108	58,406	3,185	3,069	16,322	41,171	279	577	
1996-2001	764	597	3,740	2,974	35,167	67,262	3,353	787	25,472	22,969	60	-1,227	
2001-2006	1,268	508	3,182	2,004	35,784	70,004	3,556	1,585	33,928	18,392	271	232	132
2006-2011	786	729	1,652	1,284	36,311	64,538	4,236	4,985	30,504	26,961	267	92	144
2011-2016	356	378	1,073	1,173	26,296	59,063	4,358	3,020	22,058	22,357	121	68	46
2016-2021	251	333	895	1,028	17,047	53,138	3,922	1,490	15,150	21,058	73	117	55
2021-2026	67	242	717	710	11,593	48,130	3,801	1,654	13,962	20,069	48	88	26
2026-2031	-165	231	697	430	9,352	43,029	3,683	1,999	13,597	19,579	25	81	15
2031-2036	-340	139	599	117	6,543	39,017	3,322	2,159	12,397	18,038	13	74	19

* The lowest growth scenario differs across jurisdictions.
** Nunavut became a territory in 1999, thereby reducing the population of the Northwest Territories.
Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Table 8 Average yearly household formation—provinces and territories, 1976-2006 and projections to 2036
Mid-range growth scenario*

Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT	NU**
1976-1981	3,501	985	6,088	4,802	53,078	69,539	5,953	8,186	38,236	34,873	225	298	
1981-1986	2,155	669	5,049	3,802	42,401	59,794	6,101	5,885	16,434	21,367	86	493	
1986-1991	3,338	675	5,781	4,741	55,312	84,692	3,918	697	13,413	29,125	404	489	
1991-1996	2,086	740	4,272	3,216	34,108	58,406	3,185	3,069	16,322	41,171	279	577	
1996-2001	764	597	3,740	2,974	35,167	67,262	3,353	787	25,472	22,969	60	-1,227	
2001-2006	1,268	508	3,182	2,004	35,784	70,004	3,556	1,585	33,928	18,392	271	232	132
2006-2011	1,310	876	2,629	2,036	40,838	72,022	5,394	5,809	33,301	30,565	323	143	224
2011-2016	1,138	695	3,149	2,427	36,273	73,235	5,448	4,558	26,775	29,927	189	111	140
2016-2021	963	706	3,079	2,398	29,016	71,068	5,014	3,056	20,684	30,449	149	161	133
2021-2026	626	607	2,651	1,966	23,981	68,133	4,994	3,058	19,915	30,593	121	134	104
2026-2031	292	588	2,359	1,567	22,633	66,250	5,134	3,328	20,511	31,599	91	137	86
2031-2036	11	474	2,116	1,211	22,240	66,453	5,237	3,467	21,037	34,402	73	148	91

* The mid-range growth scenario differs across jurisdictions.
** Nunavut became a territory in 1999, thereby reducing the population of the Northwest Territories.
Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Table 9 Average yearly household formation—provinces and territories, 1976-2006 and projections to 2036 Highest growth scenario*

Year	NL	PE	NS	NB	QC	ON	MB	SK	AB	BC	YK	NT**	NU**
1976-1981	3,501	985	6,088	4,802	53,078	69,539	5,953	8,186	38,236	34,873	225	298	
1981-1986	2,155	669	5,049	3,802	42,401	59,794	6,101	5,885	16,434	21,367	86	493	
1986-1991	3,338	675	5,781	4,741	55,312	84,692	3,918	697	13,413	29,125	404	489	
1991-1996	2,086	740	4,272	3,216	34,108	58,406	3,185	3,069	16,322	41,171	279	577	
1996-2001	764	597	3,740	2,974	35,167	67,262	3,353	787	25,472	22,969	60	-1,227	
2001-2006	1,268	508	3,182	2,004	35,784	70,004	3,556	1,585	33,928	18,392	271	232	132
2006-2011	1,833	1,024	3,606	2,789	45,365	79,505	6,549	6,633	36,097	34,168	378	196	303
2011-2016	1,756	863	4,163	3,111	46,588	97,560	7,837	6,992	37,528	39,260	282	215	182
2016-2021	1,543	904	4,125	3,169	41,370	103,113	7,838	5,985	33,341	41,191	231	261	179
2021-2026	1,131	833	3,733	2,781	36,706	103,638	8,016	6,070	32,311	41,142	203	224	139
2026-2031	754	842	3,493	2,468	35,907	105,893	8,461	6,484	33,013	41,866	172	216	128
2031-2036	416	750	3,535	2,354	36,653	110,446	8,980	6,779	33,876	42,707	152	206	163

* The highest growth scenario differs across jurisdictions.
** Nunavut became a territory in 1999, thereby reducing the population of the Northwest Territories.
Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Strong household gains in Western and Central Canada

All household growth scenarios point to relatively strong household formation for each Western province over the projection period. Between 1976 and 2006 household formation in Saskatchewan and Manitoba was limited in large part by interprovincial migration losses to their larger and more prosperous Western neighbours, Alberta and British Columbia. However, these two small Prairie provinces are projected to experience strong household formation over the 2006 to 2016 period, with the average yearly gains rising above the levels for the 2001 to 2006 period (see tables 7 to 9). Some scenarios project a further rise in number of household formed over the 2026 to 2036 period for all Western provinces.

The projected levels of household formation in central Canada are strong, but the rates of growth are not as high as those for the West. Ontario accounts for most of this strength. For example, the mid-range projection scenario points to levels of household formation in Ontario that exceed those of the 1976 to 2006 period; that for Quebec shows an eventual slowing in the number of new households.

Continued household gains in the territories

As in most of Canada's other regions, the long-term trend in the territories is projected to be an overall slowing in household gains (see tables 7 to 9). Household formation in Nunavut, the territory with the smallest and most youthful population, is projected to slow the least. The territory's household count, estimated at just over 8,000 in 2006, is projected to reach to between 10,000 and 14,000 (see tables 4 to 6), an absolute increase of between 18% and 66%. By comparison, Northwest Territory's household count, estimated at nearly 15,000 in 2006, is projected to grow to between 17,500 and 21,500, an absolute gain that ranges from 17% to 44%.

Long-term growth rate expected to slow in most provinces, territories

The rate of household growth is projected to slow in most provinces and territories over the 2006 to 2036 period, but some scenarios for Manitoba and Saskatchewan project rates of growth that exceed those observed between 1976 and 2006[19] (see figures 18 and 19).

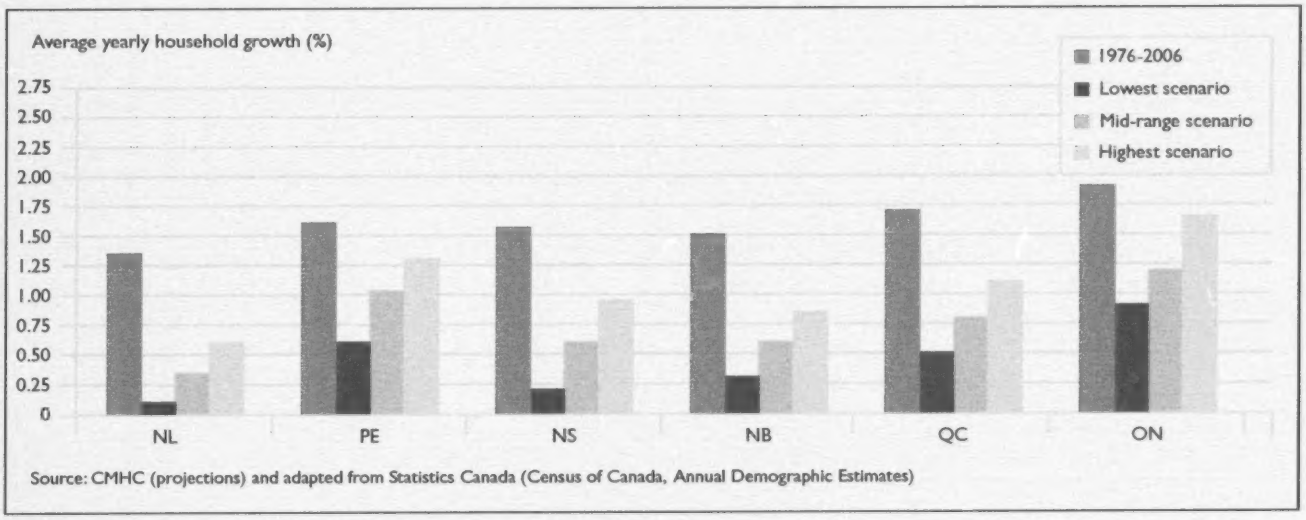


Figure 18 Household growth—Atlantic and Central Canada, 1976-2006, projections to 2036

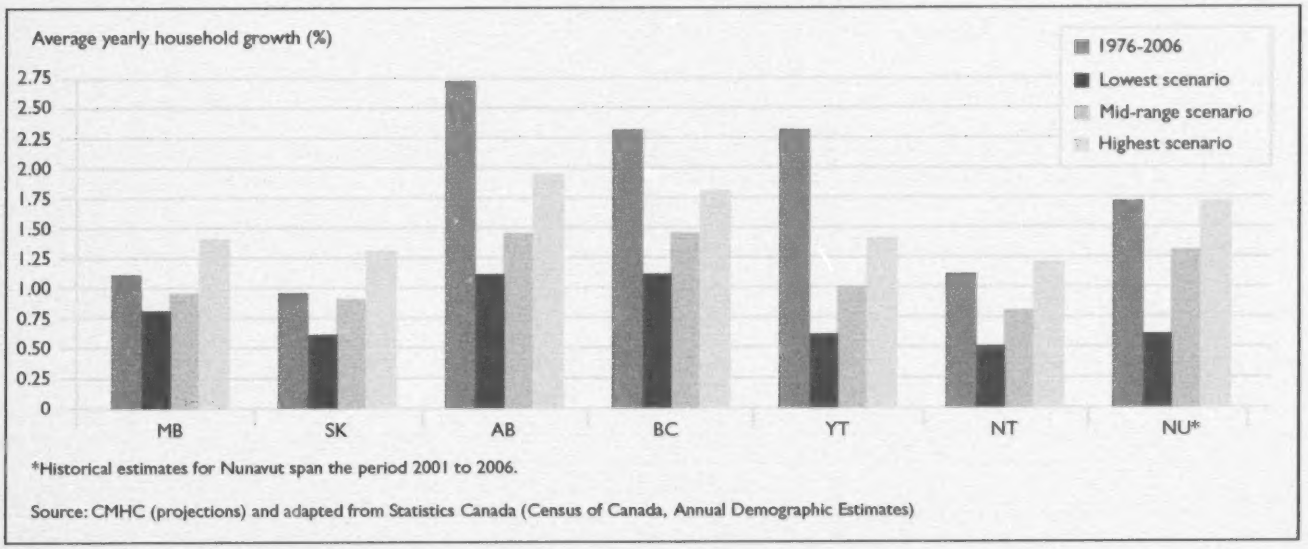


Figure 19 Household growth—Western Canada and territories, 1976-2006, projections to 2036

[19] The Northwest Territories' strongest growth scenario projects an average yearly growth rate for the 2006 to 2036 period (1.2%) that exceeds household growth for 1976 to 2006 (1.1%). The lower growth rate over the historical period is partly due to the creation of the territory of Nunavut, which meant a reduction in the numbers and growth of households in the Northwest Territories.

Appendix 1 Family household headship rate scenarios—Canada (%), 1996-2006 and projections to 2036

	Year	15+	15-24	25-34	35-44	45-54	55-64	65-74	75+
Historical estimates	1996	33.4	5.8	32.4	43.7	45.2	42.2	37.9	25.1
	2001	33.4	5.4	31.4	43.0	44.6	41.9	39.1	27.6
	2006	33.0	4.9	30.3	42.7	44.0	41.2	38.7	28.4
High headship	2011	33.1	5.1	30.0	42.6	43.9	41.0	38.6	28.9
	2016	33.3	5.2	29.9	42.5	43.8	40.9	38.4	28.9
	2021	33.5	5.0	29.9	42.4	43.8	40.8	38.3	28.9
	2026	33.4	4.9	30.1	42.4	43.8	40.8	38.2	28.9
	2031	33.1	4.9	29.8	42.4	43.7	40.8	38.2	28.9
	2036	32.8	5.0	29.5	42.3	43.7	40.8	38.1	28.9
Medium headship	2011	32.8	4.9	29.7	42.4	43.7	40.8	38.4	28.7
	2016	32.9	5.0	29.4	42.0	43.4	40.5	38.0	28.6
	2021	33.0	4.8	29.2	41.8	43.2	40.3	37.8	28.4
	2026	32.7	4.6	29.3	41.6	43.1	40.1	37.6	28.3
	2031	32.3	4.6	28.9	41.5	42.9	40.0	37.4	28.1
	2036	31.9	4.6	28.6	41.5	42.8	39.9	37.2	28.0
Low headship	2011	32.6	4.8	29.4	42.1	43.5	40.6	38.1	28.5
	2016	32.5	4.8	28.8	41.6	43.0	40.1	37.7	28.3
	2021	32.4	4.5	28.5	41.2	42.7	39.8	37.2	28.0
	2026	32.1	4.2	28.5	40.8	42.3	39.4	36.9	27.7
	2031	31.6	4.2	28.1	40.7	42.1	39.2	36.6	27.4
	2036	31.1	4.2	27.7	40.6	41.9	39.0	36.3	27.2

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Appendix 2 Non-family household headship rate scenarios—Canada (%), 1996-2006 and projections to 2036

	Year	15+	15-24	25-34	35-44	45-54	55-64	65-74	75+
Historical estimates	1996	13.6	5.6	13.0	10.4	11.4	15.4	24.2	35.5
	2001	14.0	5.9	13.4	10.8	12.2	16.0	22.8	34.4
	2006	14.4	6.1	14.1	11.1	12.8	16.8	22.0	33.1
High headship	2011	15.0	6.4	14.6	11.4	13.3	17.3	21.9	32.6
	2016	15.7	6.7	14.8	11.7	13.6	17.7	22.0	32.3
	2021	16.2	6.5	15.0	11.9	13.7	17.9	22.2	32.1
	2026	16.6	6.3	15.0	12.0	13.9	18.2	22.3	31.9
	2031	16.9	6.5	15.1	12.2	14.0	18.3	22.4	31.8
	2036	17.3	6.6	15.2	12.2	14.1	18.5	22.5	31.7
Medium headship	2011	14.8	6.3	14.3	11.2	13.1	17.1	21.6	32.4
	2016	15.3	6.4	14.4	11.3	13.2	17.3	21.5	31.8
	2021	15.7	6.2	14.4	11.4	13.2	17.4	21.5	31.4
	2026	16.0	6.0	14.3	11.4	13.3	17.5	21.5	31.2
	2031	16.2	6.1	14.3	11.4	13.4	17.6	21.5	31.0
	2036	16.5	6.1	14.4	11.4	13.4	17.7	21.5	30.8
Low headship	2011	14.7	6.1	14.1	11.0	12.9	16.9	21.4	32.1
	2016	14.9	6.2	13.9	10.9	12.9	16.9	21.0	31.3
	2021	15.1	5.9	13.7	10.9	12.8	16.9	20.8	30.8
	2026	15.3	5.7	13.6	10.8	12.7	16.9	20.7	30.4
	2031	15.5	5.7	13.6	10.7	12.7	16.8	20.5	30.1
	2036	15.7	5.7	13.6	10.7	12.6	16.9	20.4	30.0

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Appendix 3 Ownership rate scenarios—Canada (%), 1996-2006 and projections to 2036

	Year	15+	15-24	25-34	35-44	45-54	55-64	65-74	75+
Historical estimates	1996	63.6	14.3	46.0	66.5	74.2	76.5	73.3	62.3
	2001	65.8	16.1	47.0	67.4	74.7	77.2	75.5	66.3
	2006	68.4	21.4	51.6	69.7	75.8	78.0	76.4	68.1
High ownership	2011	69.8	25.2	53.3	71.1	76.8	78.8	77.1	68.9
	2016	71.0	25.1	55.4	72.1	77.8	79.4	77.7	69.3
	2021	72.0	25.1	56.5	72.9	78.8	80.2	78.4	69.6
	2026	72.8	25.1	57.0	73.8	79.6	80.9	79.1	70.1
	2031	73.2	25.1	56.8	74.3	80.2	81.8	79.7	70.6
	2036	73.4	25.1	56.4	74.4	80.8	82.5	80.3	71.1
Constant ownership	2011	68.5	21.2	51.4	69.5	75.7	77.9	76.4	68.1
	2016	68.7	21.1	51.5	69.3	75.7	77.8	76.4	68.2
	2021	69.0	21.2	51.6	69.3	75.7	77.8	76.5	68.2
	2026	69.2	21.2	51.8	69.3	75.6	77.8	76.5	68.3
	2031	69.3	21.2	51.6	69.3	75.5	77.8	76.6	68.5
	2036	69.1	21.2	51.2	69.4	75.6	77.7	76.6	68.5
Low ownership	2011	67.8	19.0	49.6	68.8	75.3	77.5	76.0	67.6
	2016	67.3	16.6	48.2	67.8	74.8	76.9	75.9	67.4
	2021	67.2	16.6	47.1	67.3	74.4	76.5	75.8	67.1
	2026	67.1	16.4	47.1	67.0	73.8	76.2	75.4	67.0
	2031	66.9	16.4	46.8	67.0	73.4	76.0	75.2	66.9
	2036	66.6	16.3	46.3	67.0	73.3	75.6	75.1	66.8

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

SUMMARY

From an estimated 12.8 million in 2006, the number of private households in Canada is projected to reach between 16.3 million and 19.7 million in 2036. The echo generation is projected to replace the baby boomer as the most demographically important group influencing the demand for new construction. Due mainly to population aging and shifting attitudes about family formation Canadians who live alone are projected to become the most prevalent type of household. The number of senior-led households is projected to more than double by 2036, bringing the proportion of senior-led households to about 34% by 2036. Compared to other types of dwellings, owner-occupied apartment dwellings are projected to experience relatively strong gains, growing at a faster pace than other types of owner-occupied dwellings.

Across Canada, the projections point to a strong pace of household growth in Western Canada, particularly in Alberta and British Columbia, and very modest gains in the Atlantic region. The pace of household growth in Central Canada and the territories is projected to lie between that of Western and Eastern Canada.

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Alternative text and data for figures

Figure 2 Immigration scenarios, Canada, 1975-76 to 2011-12 and Statistics Canada projections 2009-10 to 2035-36, (000s)

Period	Historical estimates	Low	Medium	1% Immigration
1975-1976	170			
1976-1977	131			
1977-1978	101			
1978-1979	85			
1979-1980	144			
1980-1981	127			
1981-1982	135			
1982-1983	101			
1983-1984	89			
1984-1985	84			
1985-1986	89			
1986-1987	131			
1987-1988	152			
1988-1989	178			
1989-1990	203			
1990-1991	221			
1991-1992	244			
1992-1993	267			
1993-1994	235			
1994-1995	221			
1995-1996	217			
1996-1997	225			
1997-1998	194			
1998-1999	173			
1999-2000	206			
2000-2001	253			
2001-2002	256			
2002-2003	199			
2003-2004	239			
2004-2005	245			
2005-2006	254			
2006-2007	238			
2007-2008	250			
2008-2009	245			
2009-2010	271	240	253	338
2010-2011	259	240	253	343
2011-2012	260	240	253	349
2012-2013		210	263	354
2013-2014		212	266	359
2014-2015		213	270	365
2015-2016		215	273	370
2016-2017		217	276	376
2017-2018		219	279	381
2018-2019		221	282	386
2019-2020		222	285	392
2020-2021		224	288	397
2021-2022		225	292	403
2022-2023		227	295	409
2023-2024		229	298	414
2024-2025		230	301	420
2025-2026		232	304	426
2026-2027		233	307	431
2027-2028		235	310	437
2028-2029		236	313	443
2029-2030		237	316	449
2030-2031		239	319	454
2031-2032		240	322	460
2032-2033		241	325	466
2033-2034		243	328	472
2034-2035		244	331	478
2035-2036		245	334	483

Note: Immigration projection scenarios based on Statistics Canada population projections published in 2010.

Source: CMHC, adapted from Statistics (CANSIM Table 051-0037, 2010 population projections).

Figure 3 Population 15+, Canada, 1976-2012 and projections to 2036 (Millions)

Year	Historical estimates	Low-growth	Medium-growth	High-growth	Replacement fertility	1% Immigration
1976	17					
1977	18					
1978	18					
1979	19					
1980	19					
1981	19					
1982	20					
1983	20					
1984	20					
1985	20					
1986	21					
1987	21					
1988	21					
1989	22					
1990	22					
1991	22					
1992	22					
1993	23					
1994	23					
1995	23					
1996	24					
1997	24					
1998	24					
1999	24					
2000	25					
2001	25					
2002	26					
2003	26					
2004	26					
2005	27					
2006	27					
2007	27					
2008	28					
2009	28					
2010	29					
2011	29					
2012	29					

Figure 3 Population 15+, Canada, 1976-2012 and projections to 2036 (Millions), (Continued)

Year	Historical estimates	Low-growth	Medium-growth	High-growth	Replacement fertility	1% Immigration
2013		29	30	30	30	30
2014		30	30	30	30	30
2015		30	30	30	30	30
2016		30	30	31	30	31
2017		31	31	31	31	31
2018		31	31	31	31	32
2019		31	31	32	31	32
2020		31	32	32	32	32
2021		31	32	33	32	33
2022		32	32	33	32	33
2023		32	33	33	33	34
2024		32	33	34	33	34
2025		32	33	34	33	34
2026		33	34	35	34	35
2027		33	34	35	34	35
2028		33	34	35	35	36
2029		33	35	36	35	36
2030		33	35	36	35	37
2031		34	35	37	36	37
2032		34	36	37	36	38
2033		34	36	38	37	38
2034		34	36	38	37	39
2035		34	37	39	38	39
2036		34	37	39	38	40

Note: Immigration projection scenarios based on Statistics Canada population projections published in 2010.

Source: CMHC, adapted from Statistics (CANSIM Table 051-0037, 2010 population projections).

Figure 4 Population 15+ average yearly growth rate, Canada, 1976-2011 and projections to 2036, (%)

Period	Historical estimates	Low-growth	Medium-growth	High-growth	Replacement fertility	1% Immigration
1976-1981	2.0					
1981-1986	1.3					
1986-1991	1.5					
1991-1996	1.2					
1996-2001	1.3					
2001-2006	1.4					
2006-2011	1.4					
2011-2016		1.0	1.1	1.3	1.1	1.3
2016-2021		0.7	0.9	1.1	1.0	1.2
2021-2026		0.7	1.0	1.2	1.0	1.3
2026-2031		0.6	1.0	1.4	1.3	1.3
2031-2036		0.5	0.9	1.3	1.2	1.3

Source: CMHC, based on Statistics Canada 2012 population estimates and 2010 population projections.

Figure 5 Population aged 20-29, Canada, 1976-2011 and projection scenarios to 2036, (000s)

Year	Historical estimates	1% Immigration	Medium	Low
1976	4,315			
1981	4,728			
1986	4,924			
1991	4,594			
1996	4,152			
2001	4,180			
2006	4,436			
2011	4,827			
2016		5,038	4,979	4,936
2021		4,931	4,796	4,705
2026		4,863	4,644	4,502
2031		5,189	4,879	4,638
2036		5,695	5,271	4,750

Source: CMHC, based on Statistics Canada 2012 population estimates and 2010 population projections.

Figure 6 Number of households, Canada, 1976-2006 and projections to 2036, (Millions)

Year	Historical estimates	Lowest growth scenario	Highest growth scenario
1976	7.3		
1981	8.4		
1986	9.3		
1991	10.3		
1996	11.1		
2001	11.9		
2006	12.8		
2011		13.6	13.9
2016		14.4	15.1
2021		14.9	16.2
2026		15.5	17.4
2031		15.9	18.5
2036		16.3	19.7

Note: Figures for 2011 produced using Statistics Canada's historical population estimates and CMHC's projected headship rates. Figures for 2016 onwards produced using projected population and headship rates. Figures are for mid-year.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 7 Average yearly household formation, Canada, 1976-2006 and projections to 2036, (000s)

Period	Historical estimates	Lowest scenario	Medium scenario	Highest scenario
1976-1981	226			
1981-1986	164			
1986-1991	203			
1991-1996	167			
1996-2001	163			
2001-2006	171			
2006-2011		172	195	218
2011-2016		143	186	238
2016-2021		117	169	233
2021-2026		103	159	228
2026-2031		93	156	233
2031-2036		82	157	241

Notes: Figures for 2011 produced using Statistics Canada's historical population estimates and CMHC's projected headship rates. Figures for 2016 onwards produced using projected population and headship rates. Figures are for mid-year.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada, Annual Demographic Estimates)

Figure 8 Baby boom and Echo generations' contributions to household formation, Canada, 1991-2006, and projections to 2036

	Echo generation	Baby boom	Total household growth
Historical estimates:			
1991-1996	411	427	837
1996-2001	858	235	817
2001-2006	1,107	165	854
Projections:			
2006-2011	1,344	52	977
2011-2016	1,044	-33	930
2016-2021	578	-109	847
2021-2026	342	-773	795
2026-2031	232	-843	782
2031-2036	121	-934	783

Figures are based on the approximate five-year age-groups of the baby boom generation, born from 1946 to 1965, and the echo generation, born from 1972 to 1992. The magnitude of a generation's contribution can be greater than the total growth because there are always large household losses among the oldest cohorts.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 9 Average yearly household growth, Canada, 1976-2006 and projections to 2036, (%)

	Household growth
Historical estimate: 1976-2006	1.9
Low-growth scenarios:	
High headship	1.0
Medium headship	0.9
Low headship	0.8
Medium-growth scenarios:	
High headship	1.2
Medium headship	1.1
Low headship	1.0
High fertility scenarios:	
High headship	1.3
Medium headship	1.2
Low headship	1.1
High-growth scenarios:	
High headship	1.4
Medium headship	1.3
Low headship	1.2
1% Immigration scenarios:	
High headship	1.5
Medium headship	1.3
Low headship	1.2

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 10 Oldest cohorts' contribution to household growth, Canada, 1971-2006 and projections to 2036, Contribution over each 5-year period (000s)

	Contribution to household growth
Historical estimates:	
1971-1976	-208
1976-1981	-261
1981-1986	-282
1986-1991	-318
1991-1996	-389
1996-2001	-422
2001-2006	-475
Projections:	
2006-2011	-494
2011-2016	-545
2016-2021	-599
2021-2026	-669
2026-2031	-761
2031-2036	-879

Note: The oldest cohorts of household maintainers are those reaching the ages 75 and older in each five-year period.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 11 Share of each household type, Canada, 1976, 2006 and projected 2036, Medium household growth scenario, (%)

Type of household	1976	2006	2036
Couples without children	25	26	28
Couples with children	46	32	26
Lone parents	7	10	10
Multiple families	1	2	2
One-person	17	27	31
Two or more person non-family	5	4	4

Note: Percentage shares may not sum to exactly 100 due to rounding.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 12 Baby boom and Echo generations' contributions to homeownership growth, Canada, 1991-2006 and projections to 2036, Medium household growth—constant homeownership rates scenario, Growth over each 5-year period (000s)

	Echo generation	Baby boom	Total homeownership growth
Historical estimates:			
1991-1996	61	610	641
1996-2001	322	476	779
2001-2006	715	362	899
Projections:			
2006-2011	879	118	682
2011-2016	955	11	667
2016-2021	735	-91	631
2021-2026	477	-643	581
2026-2031	330	-699	545
2031-2036	180	-767	510

Figures are based on the approximate five-year age-groups of the baby boom generation, born from 1946 to 1965, and the echo generation, born from 1972 to 1992. The magnitude of a generation's contribution can be greater than the total growth because there are always large household losses among the oldest cohorts.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 13 Growth in homeowner and renter households, Canada, 1976-2006 and projections to 2036, Medium household growth—rising, constant, and declining homeownership rates scenarios, Average number of households per year (000s)

	Homeowner households	Renter households
Historical estimate: 1976-2006	141	41
Projections: 2006-2036		
Rising rates	146	24
Constant rates	121	50
Declining rates	106	65

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 14 Growth in private dwellings, Canada, 1976-2006 and projected to 2036, Medium household growth—rising, constant, and declining homeownership rates scenarios, Average yearly growth (%)

	Single-detached	Apartments	Other dwellings
Historical estimate: 1976-2006	1.9	1.7	2.3
Projections: 2006-2036			
Rising rates	1.3	0.9	1.0
Constant rates	1.1	1.2	1.0
Declining rates	1.0	1.4	1.1

Note: An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category other dwellings comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 15 Proportion of single-detached, apartment and other dwellings in total dwellings, Canada, 1976, 2006 and projected 2036, Medium household growth—rising, constant, and declining homeownership rates scenarios, (%)

	Single-detached	Apartments	Other dwellings
Historical estimates:			
1976	56	29	16
2006	55	28	17
Projections: 2006-2036			
Rising rates	57	26	17
Constant rates	55	28	17
Declining rates	54	30	17

Note: An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category other dwellings comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 16 Growth in apartment dwellings, by tenure, Canada, 1976-2006 and projections to 2036, Medium household growth—rising, constant, and declining homeownership rates scenarios, Average yearly growth (%)

	Total apartments	Owner-occupied apartments	Rented apartments
Historical estimates: 1976-2006	1.7	4.1	1.2
Projections: 2006-2036			
Rising rates	0.9	1.7	0.7
Constant rates	1.2	1.4	1.1
Declining rates	1.4	1.3	1.4

Note: An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category other dwellings comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 17 Growth in owner-occupied dwellings by type, Canada, 1976-2006 and projections to 2036, Medium household growth—rising, constant, and declining homeownership rates scenarios, Average yearly growth (%)

	Single-detached	Apartments	Other
Historical estimates: 1976-2006	1.9	4.1	2.8
Projections: 2006-2036			
Rising rates	1.3	1.7	1.4
Constant rates	1.1	1.4	1.1
Declining rates	1.0	1.3	1.0

Note: An apartment can be a dwelling unit in a high-rise apartment building that has five or more storeys or a dwelling unit in a building that has fewer than five storeys. The category other dwellings comprises row houses, semi-detached or double houses, units in a detached duplex, other single-attached houses, mobile homes and other movable dwellings.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 18 Average yearly household growth—Atlantic and Central Canada, 1976-2006, projections to 2036, (%)

	1976-2006	Lowest scenario	Highest scenario	Medium scenario
NL	1.3	0.1	0.6	0.3
PE	1.6	0.6	1.3	1.0
NS	1.5	0.2	0.9	0.6
NB	1.5	0.3	0.8	0.6
QC	1.7	0.5	1.1	0.8
ON	1.9	0.9	1.7	1.3

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)

Figure 19 Average yearly household growth—Western Canada and Territories, 1976-2006, projections to 2036, (%)

	1976-2006	Lowest scenario	Highest scenario	Medium scenario
MB	1.1	0.8	1.4	1.0
SK	1.0	0.6	1.3	0.9
AB	2.7	1.2	2.0	1.5
BC	2.3	1.1	1.8	1.4
YT	2.3	0.6	1.4	1.0
NT	1.1	0.5	1.2	0.8
NU	1.7	0.6	1.7	1.1

Note: Historical estimates for Nunavut span the period 2001 to 2006.

Source: CMHC (projections) and adapted from Statistics Canada (Census of Canada and Annual Demographic Estimates)